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JOINT COMMITTEE ON INSURANCE

ANNUAL REPORT

1984

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Senate Chairman

Representative Theodore J. Aleixo, Jr.
House Chairman

MEMBERS OF THE JOINT COMMITTEE ON INSURANCE

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SENATOR ALLAN R. MCKINNON

HOUSE CHAIRMAN

REPRESENTATIVE THEODORE J. ALEIXO, JR.

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MICHAEL P. WALSH

INSURANCE COMMITTEE STAFF

JEFFREY J. NOURSE
CHARLES T. ALAGERO, ESQUIRE
NANCY J. WALSH

INTRODUCTION

The Joint Legislative Committee on Insurance began its legislative hearing schedule on February 22nd. The bulk of the legislation received a public hearing through March 21st. Additional hearings were scheduled as necessary. A total of two hundred and twenty-nine (229) pieces of legislation came before the committee, eight of which were signed into law.

1984 was a year in which few changes occurred with regard to the insurance laws. This was a situation which was not unique to insurance. Political events overshadowed the legislative process as legislation often became hostage and victim to politics.

The committee continued to focus its attention on the affordability and availability of insurance coverage. Chapter 192 of the Acts of 1984, the so-called "Balance Billing" legislation, was a controversial and significant legislative proposal which became law. This new law insures the present practice of prohibiting the charging of additional fees in excess of the reimbursement made by Blue Shield to participating physicians. The consequences of this prohibition are a continuation of cost controls employed by the health care provider currently responsible for insuring seventy per cent of the people in the Commonwealth.

In addition, legislation was passed to insure continued consumer representation on the part of the Attorney General in insurance

proceedings as well as legislation designed to provide divorced spouses with insurance coverage.

It should also be noted that the fruits of Chapter 241 of the Acts of 1983 are beginning to be realized as the rate for requests for 1985 are the lowest in recent memory. The Committee continues to monitor this situation and is ready to make adjustments and reforms where necessary.

In conclusion, it is hoped that this annual report will serve a useful purpose in assisting one to review the 1984 legislative year. With a firm recollection of the past year, the Committee looks to a successful legislative year in 1985.

A faint, grayscale background image of a classical building, possibly a temple or a government building, featuring four prominent columns supporting an entablature. The building is set against a light sky with soft clouds.

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Insurance Committee 1984 Hearing Schedule

Room 257 11:00 A.M.

February 22	Group
February 27	Auto
March 5	Auto
March 7	Health
March 12	Health
March 14	Life/Property and Casualty/Agents
March 19	Miscellaneous
March 21	Miscellaneous

INSURANCE HIGHLIGHTS

1934 SESSION

CHAPTER 192

CHAPTER 414

CHAPTER 192

An Act Relative To Medical Service Corporations.

The act of balance billing entails a health provider charging a patient an amount in addition to that which the patient's insurance coverage provides reimbursement at. Physicians who enter into a "participating" agreement with Blue Shield contract that they will not engage in the practice of balance billing. This prohibition has been sanctioned by both the Attorney General of the Commonwealth and Insurance Commissioner.

As the result of a lawsuit in the Federal District Court for the First Circuit, it was held that the practice of banning balance billing was in violation of section 2 of the Sherman Anti-Trust Act. This ruling was handed down citing the absence of a clear expression of state policy allowing the practice. Consequently, Chapter 192 was enacted specifically providing for a prohibition of this practice, thus establishing a clear expression of state policy.

This measure is seen as a positive step in helping to maintain the commitment of affordable health care in the Commonwealth.

CHAPTER 414An Act Providing For Health Insurance Coverage For Certain Divorced Or Separated Spouses.

Prior to the enactment of this law, divorced spouses of a group plan member would be allowed to continue their eligibility only if the provider was a private company and the judgement or agreement so stipulated.

In the event of the remarriage of the group plan member, the former spouse would have the right to continue benefits under the plan as it existed at the time of the remarriage. The cost of this coverage would be set by the Commissioner of Insurance.

Chapter 414 expands the access to this benefit by bringing all policies issued or delivered in the Commonwealth in compliance with this provision. This is significant because Blue Cross/Blue Shield presently provides health insurance for approximately seventy per cent of the insureds in the Commonwealth. The legislation also effects health maintenance organizations which are a rapidly growing provider of health coverage.

NEW INSURANCE LAW FOR 1984

The following is a chronological breakdown of new insurance chapters in the Massachusetts General Laws. At the end of each chapter listing is the Senate or House docket number of which each chapter emerged.

The chapters in their entirety follow this list in the same chronological order.

CHAPTERS

- 162 - An Act directing the Brockton Police Relief Association to make certain additional payments. (H. 5775)
- 185 - An Act increasing the amount of a certain benefit which may be paid by the Waltham Firefighter Welfare and Relief Association to certain members upon their retirement. (H. 5972)
- 192 - An Act relative to medical service corporations. (H. 5808)
- 198 - An Act requiring automobile insurers to reimburse elderly persons for certain reductions in insurance rates. (S. 2129)
- 216 - An Act further regulating annual estimated assessments in insurance rate proceedings. (S. 921)
- 359 - An Act relative to the payment by the Fall River Police Relief Association of sums of money to retired members of the association and authorizing the payment of certain death benefits. (H. 5567)
- 414 - An Act relative to the continuation of coverage for divorced spouses. (H. 6291)
- 439 - An Act further regulating the payment of certain chiropractor fees under certain insurance contracts. (H. 1081)

THE COMMONWEALTH OF MASSACHUSETTS
ADVANCE COPY 1984 ACTS AND RESOLVES
MICHAEL JOSEPH CONNOLLY, SECRETARY OF STATE

Chap. 162. AN ACT DIRECTING THE BROCKTON POLICE
RELIEF ASSOCIATION TO MAKE CERTAIN
ADDITIONAL PAYMENTS.

Be it enacted, etc., as follows:

Notwithstanding the provisions of any general or special law to the contrary, the Brockton Police Relief Association is hereby authorized and directed to pay to any member in good standing, upon the death of his spouse, the sum of five hundred dollars.

Approved July 5, 1984.

THE COMMONWEALTH OF MASSACHUSETTS

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1984

ACTS AND RESOLVES

MICHAEL JOSEPH CONNOLLY, SECRETARY OF STATE

Chap. 185. AN ACT INCREASING THE AMOUNT OF A CERTAIN BENEFIT WHICH MAY BE PAID BY THE WALTHAM FIREFIGHTERS WELFARE AND RELIEF ASSOCIATION TO CERTAIN MEMBERS UPON THEIR RETIREMENT.

Be it enacted, etc., as follows:

SECTION 1. Waltham Firefighters Welfare and Relief Association, a corporation duly established under the laws of the commonwealth is hereby authorized, upon the retirement of any member in good standing, to pay to such member such sum, not exceeding four thousand dollars, as may be determined by vote of said corporation.

SECTION 2. Chapter six hundred and thirty-six of the acts of nineteen hundred and sixty-nine is hereby repealed.

SECTION 3. This act shall take effect as of January first, nineteen hundred and eighty-four.

Approved July 10, 1984.

THE COMMONWEALTH OF MASSACHUSETTS
ADVANCE COPY 1984 ACTS AND RESOLVES
MICHAEL JOSEPH CONNOLLY, SECRETARY OF STATE

Chap. 192. AN ACT RELATIVE TO MEDICAL SERVICE CORPORATIONS.

Whereas, The deferred operation of this act would tend to defeat its purpose, which is to immediately insure the continued delivery of health services in the commonwealth, therefore it is hereby declared to be an emergency law, necessary for the immediate preservation of the public convenience.

Be it enacted, etc., as follows:

SECTION 1. Section 7 of chapter 176B of the General Laws, as most recently amended by section 2 of chapter 623 of the acts of 1981, is hereby further amended by inserting after the first sentence the following sentence:- No participating physician or other participating provider of health services shall charge to or collect from a subscriber or covered dependent any amount in excess of the amount of compensation determined and allowed by a medical service corporation pursuant to the applicable method of compensation approved by the commissioner, except when such subscriber or covered dependent (a) is eligible for benefits under a subscription certificate containing a provision permitting such charge or collection when the subscriber or covered dependent (i) is entitled to receive reimbursement or compensation from a third party for the cost of the same or similar services or (ii) receives money or its equivalent as a result of a claim against a third party for loss or damages for personal injuries, and only in the circumstances and to the extent so permitted, or (b) is eligible for benefits under a subscription certificate which provides for compensation to a participating physician or other participating provider of health services under a nonprofit medical service plan previously approved by the commissioner, the so-called "Plan B", and has an annual income in excess of seven thousand five hundred dollars, or (c) is eligible for benefits under a subscription certificate under a group medical service agreement containing a provision describing the specific circumstances under which and the extent to which additional amounts may be charged or collected; provided, however, that such provision has first been approved in writing by the commissioner and has been requested by the employer, employers or other representatives of the group to which it applies, and only in the circumstances and to the extent so described.

SECTION 2. A special commission to consist of six members of the Senate, eleven members of the House of Representatives, the Secretary of Consumer Affairs and Business Regulations or his designee, the President of the Massachusetts Medical Society or his designee, and four persons to be appointed by the Governor, one of whom shall be a representative of Blue Shield of Massachusetts, one of whom shall be a representative of Blue Cross of Massachusetts, one of whom shall be a representative of

the Life Insurance Association of Massachusetts, one of whom shall be a representative of organized labor. The special commission is hereby established to make an investigation and study of the laws relating to nonprofit hospital services corporations and nonprofit medical services corporations, as established pursuant to chapters one hundred and seventy-six A and one hundred and seventy-six B of the General Laws. Said commission shall, in the course of its investigation and study, consider, among other questions it deems relevant, the tax, reimbursement and regulatory status of said corporations in Massachusetts, their standing in relationship to other health care insurers and nonprofit medical services corporations within and without the Commonwealth, to government programs of health insurance, and to competing and alternate forms of health care financing. Particular attention shall be paid to the corporations' rights to contract with professional and other noninstitutional providers of health care services, the system of payments made by said corporation, including the impact of the prohibition on the practice of balance billing, so-called, the financial and accounting procedures of said corporations and their impact on the quality and cost of health care services.

Said commission may expend for expenses and for legal, actuarial, research, clerical and other assistance such sums as may be appropriated, therefor, not to exceed two hundred thousand dollars annually; provided, however, that all costs of administration and operation of said commission shall be borne by nonprofit hospital service corporations established pursuant to chapter one hundred seventy-six A of the General Laws, nonprofit medical service corporations established pursuant to chapter one hundred and seventy-six B of the General Laws, the Massachusetts Medical Society, and the Life Insurance Association of Massachusetts. The secretary of the office of consumer affairs and business regulations shall apportion the estimated costs of said commission on said organizations on a fair and reasonable basis. Said estimated costs shall be paid to said secretary within thirty days after notice from said secretary of such estimated costs. Said secretary shall subsequently apportion actual costs among all said organizations and shall make assessment adjustments for the same for any variation between estimated and actual costs on a fair and reasonable basis. Such estimated and actual costs shall include an amount equal to the cost of fringe benefits as established by the commissioner of administration pursuant to section six B of chapter twenty-nine of the General Laws.

Said commission shall meet at least quarterly, may report from time to time to the general court, and shall file the results of its investigation and study, and its recommendation, if any, together with drafts of legislation necessary to carry its recommendations into effect with the clerk of the house of representatives in its first annual report no later than July first, nineteen hundred and eighty-five, and shall file its final report on or before December thirty-first, nineteen hundred and eighty-five.

Approved July 12, 1984.

THE COMMONWEALTH OF MASSACHUSETTS

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1984

ACTS AND RESOLVES

MICHAEL JOSEPH CONNOLLY, SECRETARY OF STATE

Chap. 198. AN ACT REQUIRING AUTOMOBILE INSURERS
TO REIMBURSE ELDERLY PERSONS FOR CERTAIN REDUCTIONS IN INSURANCE RATES.

Be it enacted, etc., as follows:

Section 113B of chapter 175 of the General Laws, is hereby amended by inserting after the third paragraph, inserted by section 1 of chapter 197 of the acts of 1979, the following paragraph:-

All persons sixty-five years of age or older who are entitled to such reduction in rate, shall be notified annually of such reduction in rate. All such persons shall be reimbursed by the insurance carrier for all reductions in rate applicable to said driver from the time that they were sixty-five years of age which they did not receive. The percentage of the reduction for each coverage for an insured aged sixty-five or older shall be itemized on the motor vehicle liability policy. In the event that an insured reaches the age of sixty-five during the policy year, and is otherwise entitled to said reduction, said insured shall receive a reduction in premium on a pro rata basis for the remainder of the policy year.

Approved July 12, 1984.

THE COMMONWEALTH OF MASSACHUSETTS
ADVANCE COPY 1984 ACTS AND RESOLVES
MICHAEL JOSEPH CONNOLLY, SECRETARY OF STATE

Chap. 216. AN ACT FURTHER REGULATING ANNUAL ESTIMATED ASSESSMENTS IN INSURANCE RATE PROCEEDINGS.

Be it enacted, etc., as follows:

The second paragraph of section 8F of chapter 26 of the General Laws, as appearing in section 7 of chapter 233 of the acts of 1983, is hereby amended by striking out, in lines 3 and 16, the word "two", and inserting in place thereof, in each instance, the word:- four.

Approved July 13, 1984.

THE COMMONWEALTH OF MASSACHUSETTS
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MICHAEL JOSEPH CONNOLLY, SECRETARY OF STATE

Chap. 359. AN ACT RELATIVE TO THE PAYMENT BY THE FALL RIVER POLICE RELIEF ASSOCIATION OF SUMS OF MONEY TO RETIRED MEMBERS OF THE ASSOCIATION AND AUTHORIZING THE PAYMENT OF CERTAIN DEATH BENEFITS.

Be it enacted, etc., as follows:

Chapter 194 of the acts of 1959 is hereby amended by striking out the first sentence, as amended by chapter 196 of the acts of 1983, and inserting in place thereof the following sentence:- The Fall River Police Relief Association, a corporation duly established under the laws of the commonwealth, is hereby authorized, upon the retirement of any member in good standing from the police department of the city of Fall River, to pay such member such sum, not exceeding one thousand five hundred dollars, as may be determined by vote of the board of directors of said corporation.

Approved December 18, 1984.

THE COMMONWEALTH OF MASSACHUSETTS
 ADVANCE COPY 1984 ACTS AND RESOLVES
 MICHAEL JOSEPH CONNOLLY, SECRETARY OF STATE

Chap. 414. AN ACT PROVIDING FOR HEALTH INSURANCE COVERAGE FOR CERTAIN DIVORCED OR SEPARATED SPOUSES.

Be it enacted, etc., as follows:

SECTION 1. Chapter 32A of the General Laws is hereby amended by inserting after section 11 the following section:-

Section 11A. (a) In the event of the granting of a judgment absolute of divorce or of separate support to which an employee or retiree who has health insurance or coverage under a plan or contract authorized by this chapter is a party, the person who was the spouse of said employee or retiree prior to the issuance of such judgment shall be and remain eligible for benefits under said plan or contract, whether or not said judgment was entered prior to the effective date of said plan or contract, without additional premium or examination therefor, as if said judgment had not been entered; provided, however, that such eligibility shall not be required if said judgment so provides. Such eligibility shall continue through the employee's or retiree's participation in the plan or contract-until the remarriage of either the employee or retiree or such spouse, or until such time as provided by said judgment, whichever is earlier.

(b) In the event of the remarriage of the employee or retiree referred to in paragraph (a), the former spouse thereafter shall have the right, if so provided in said judgment, to continue to receive benefits as are available to the employee or retiree, by means of the addition of a rider to the family plan or contract or the issuance of an individual plan or contract, either of which may be at additional premium rates determined by the group insurance commission to be just and reasonably in accordance with the additional insuring risks involved.

(c) The name, address, and certificate number of a person eligible for health insurance or coverage pursuant to paragraph (a) or (b), if available, shall be forwarded by the plan or contractor, whichever is applicable, to the department of public welfare within thirty days of the date when coverage of said person under said paragraph (a) or (b) is commenced.

SECTION 2. Chapter 32B of the General Laws is hereby amended by inserting after section 9G the following section:-

Section 9H. (a) In the event of the granting of a judgment absolute of divorce or of separate support to which a member or subscriber of a group hospital, surgical, medical, or dental insurance plan, a group nonprofit hospital service contract, a group nonprofit medical service plan or a group health maintenance contract authorized by this chapter is a party, the person who was the spouse of said member or subscriber prior to the issuance of such judgment shall be and remain eligible for

benefits under said plan or contract, whether or not said judgment was entered prior to the effective date of said plan or contract, without additional premium or examination therefor, as if said judgment had not been entered; provided, however, that such eligibility shall not be required if said judgment so provides. Such eligibility shall continue through the member's or subscriber's participation in the plan or contract until the remarriage of either the member or subscriber or such spouse, or until such time as provided by said judgment, whichever is earlier.

(b) In the event of the remarriage of the group plan member or subscriber referred to in paragraph (a), the former spouse thereafter shall have the right, if so provided in said judgment, to continue to receive benefits as are available to the member or subscriber, by means of the addition of a rider to the family plan or contract or the issuance of an individual plan or contract, either of which may be at additional premium rates determined by the appropriate public authority to be just and reasonable in accordance with the additional insuring risks involved.

(c) The name, address, and policy number of a person eligible for health insurance coverage pursuant to paragraph (a) or (b), if available, shall be forwarded by such insurance company, nonprofit hospital service corporation, nonprofit medical service corporation or health maintenance organization whichever is applicable to the department of public welfare within thirty days of the date when coverage of said person under said paragraph (a) or (b) is commenced.

SECTION 3. Section 110I of chapter 175 of the General Laws, inserted by chapter 735 of the acts of 1981, is hereby amended by striking out subsections (a) and (b) and inserting in place thereof the following two subsections:-

(a) In the event of the granting of a judgment absolute of divorce or of separate support to which a member of a group hospital, surgical, medical, or dental insurance plan provided for in section one hundred and ten is a party, the person who was the spouse of said member prior to the issuance of such judgment shall be and remain eligible for benefits under said plan, whether or not said judgment was entered prior to the effective date of said plan, without additional premium or examination therefor, as if said judgment had not been entered; provided, however, that such eligibility shall not be required if said judgment so provides. Such eligibility shall continue through the member's participation in the plan until the remarriage of either the member or such spouse, or until such time as provided by said judgment, whichever is earlier.

(b) In the event of the remarriage of the group plan member referred to in subsection (a), the former spouse thereafter shall have the right, if so provided in said judgment, to continue to receive benefits as are available to the member, by means of the addition of a rider to the family, plan or the issuance of an individual plan, either of which may be at additional premium rates determined by the commissioner of insurance to be just and reasonable in accordance with the additional insuring risks involved.

SECTION 4. Chapter 176A of the General Laws is hereby amended by inserting after section 8E the following section:-

Section 8F. (a) In the event of the granting of a judgment absolute of divorce or of separate support to which a subscriber of a group nonprofit hospital service contract is a party, the person who was the spouse of said subscriber prior to the issuance of such judgment shall be and remain eligible for benefits under said contract, whether or not said judgment was entered prior to the effective date of said contract, without additional premium or examination therefor, as if said judgment had not been entered; provided, however, that such eligibility shall not be required if said judgment so provides. Such eligibility shall continue through the subscriber's participation in the plan until the remarriage of either the subscriber or such spouse, or until such time as provided by said judgment, whichever is earlier.

(b) In the event of the remarriage of the group contract subscriber referred to in paragraph (a), the former spouse thereafter shall have the right, if so provided in said judgment, to continue to receive benefits as are available to the subscriber, by means of the addition of a rider to the family contract or the issuance of an individual contract, either of which may be at additional premium rates determined by the commissioner of insurance to be just and reasonable in accordance with the additional insuring risks involved.

(c) The name, address, and policy number of a person eligible for health insurance coverage pursuant to paragraph (a) or (b), if available, shall be forwarded by such nonprofit hospital service corporation to the department of public welfare within thirty days of the date when coverage of said person under said paragraph (a) or (b) is commenced.

SECTION 5. Chapter 176B of the General Laws is hereby amended by inserting after section 6A the following section:-

Section 6B. (a) In the event of the granting of a judgment absolute of divorce or of separate support to which a subscriber of a group nonprofit medical service plan is a party, the person who was the spouse of said subscriber prior to the issuance of such judgment shall be and remain eligible for benefits under said plan, whether or not said judgment was entered prior to the effective date of said plan, without additional premium or examination therefor, as if said judgment had not been entered; provided, however, that such eligibility shall not be required if said judgment so provides. Such eligibility shall continue through the subscriber's participation in the plan until the remarriage of either the subscriber or such spouse, or until such time as provided by said judgment, whichever is earlier.

(b) In the event of the remarriage of the group plan subscriber referred to in paragraph (a), the former spouse thereafter shall have the right, if so provided in said judgment, to continue to receive benefits as are available to the subscriber, by means of the addition of a rider to the family plan or the issuance of an individual plan, either of which may be at additional premium rates determined by the commissioner of insurance to be just and reasonable in accordance with the additional insuring risks involved.

(c) The name, address, and policy number of a person eligible for health insurance coverage pursuant to paragraph (a) or (b), if available, shall be forwarded by such nonprofit medical service corporation to the department of public welfare within thirty days of the date when coverage of said person under said paragraph (a) or (b) is commenced.

SECTION 6. Chapter 176G of the General Laws is hereby amended by inserting after section 5 the following section:-

Section 5A. (a) In the event of the granting of a judgment absolute of divorce or of separate support to which a member of a group health maintenance contract is a party, the person who was the spouse of said member prior to the issuance of such judgment shall be and remain eligible for benefits under said contract, whether or not said judgment was entered prior to the effective date of said contract, without additional premium or examination therefor, as if said judgment had not been entered; provided, however, that such eligibility shall not be required if said judgment so provides. Such eligibility shall continue through the member's participation in the contract until the remarriage of either the member or such spouse, or until such time as provided by said judgment, whichever is earlier.

(b) In the event of the remarriage of the member referred to in paragraph (a), the former spouse thereafter shall have the right, if so provided in said judgment, to continue to receive benefits as are available to the member, by means of the addition of a rider to the family contract or the issuance of an individual contract, either of which may be at additional premium rates determined by the commissioner of insurance to be just and reasonable in accordance with the additional insuring risks involved.

(c) The name, address, and policy number of a person eligible for health insurance coverage pursuant to paragraph (a) or (b), if available, shall be forwarded by such health maintenance organization to the department of public welfare within thirty days of the date when coverage of said person under said paragraph (a) or (b) is commenced.

Approved December 27 , 1984.

THE COMMONWEALTH OF MASSACHUSETTS
ADVANCE COPY 1984 ACTS AND RESOLVES
MICHAEL JOSEPH CONNOLLY, SECRETARY OF STATE

Chap. 439. AN ACT FURTHER REGULATING THE PAYMENT
OF CERTAIN CHIROPRACTOR FEES UNDER
CERTAIN INSURANCE CONTRACTS.

Be it enacted, etc., as follows:

SECTION 1. Chapter 175 of the General Laws is hereby amended by inserting after section 108C the following section:-

Section 108D. Whenever any policy, contract, agreement, plan or certificate of insurance, including any self-insured sickness, health or welfare plan issued within or without the commonwealth provides for reimbursement for any service which is within the lawful scope of practice of a chiropractor licensed under the provisions of chapter one hundred and twelve, the insured or other person entitled to benefits under such policy, contract, agreement, plan or certificate shall be entitled to reimbursement for such services, whether such services are performed by a medical physician or a chiropractor licensed by the commonwealth, notwithstanding any provision contained in such policy, contract, agreement, plan or certificate to the contrary. The provisions of this section shall not apply to medical service corporations organized under the provisions of chapter one hundred and seventy-six B.

SECTION 2. The provisions of this act shall apply to all group and nongroup policies, contracts, agreements, plans or certificates issued or renewed on or after the effective date of this act.

Approved December 31, 1984.

THE DISPOSITION OF ALL INSURANCE LEGISLATION

THE FOLLOWING IS A BREAKDOWN ACCORDING TO NUMERICAL ORDER OF ALL
LEGISLATION THAT CAME BEFORE THE COMMITTEE.

- S 887 - Petition of Jack H. Backman for legislation to provide group health insurance rates to individuals.
Hearing date Mar 7 am. Ought not to pass.
- S 888 - Petition of Jack H. Backman and George Bachrach for legislation to provide continued medical coverage upon termination of employment.
Hearing date Mar 7 am. Accompanied H 5832.
- S 889 - Petition of George Bachrach, Christopher J. Hodgkins, Susan D. Schur, Paul Kollios and Mary Jane Gibson for legislation relative to the provision of an optional disability insurance plan for all state employees.
Hearing date Feb 22 am. Discharged to Senate Ways and Means.
- S 890 - Petition of Louis P. Berthonazzi for legislation to provide for lower insurance rates for persons receiving the benefits of community water flouridation.
Hearing date Mar 12 am. Referred to committee on House Ways and Means.
- S 891 - Petition of Louis P. Berthonazzi, Anne M. Webster and Nicholas J. Costello that provision be made for an investigation and study by a special commission (including members of the General Court) relative to the cost-effectiveness of insurance coverage for alcoholism treatment.
Hearing date Mar 7 am. Discharged to Senate Rules.
- S 892 - Petition of Louis P. Berthonazzi for legislation to provide lower insurance rates for non-smokers.
Hearing date Mar 7 am. Ought not to pass.
- S 893 - Petition of Louis P. Berthonazzi for legislation to provide lower insurance rates for non-drinkers.
Hearing date Mar 7 am. Ought not to pass.
- S 894 - Petition of Louis P. Berthonazzi for legislation to increase consumer participation in proceedings affecting medical service corporations and hospital service corporations.
Hearing date Mar 7 am. Read third and passed to be engrossed.
- S 896 - Petition of John A. Brennan, Jr., the Group Against Smoking Pollution (GASP) of Massachusetts, by Edward L. Sweda, and other members of the General Court, for legislation to reduce insurance rates for nonsmokers.
Hearing date Mar 7 am. Ought not to pass.

- S 897 - Petition of Robert C. Buell for legislation to further regulate motor vehicle collision insurance.
Hearing date Feb 27 am. Accompanied a study order, see S 2091.
- S 898 - Petition of Robert C. Buell, David Lane and H. Hollis Hunnewell for legislation to amend the licensing requirements for insurance advisors.
Hearing date March 14 am. Ought not to pass.
- S 899 - Petition of Robert C. Buell, Edward A. Haraden, Armand Brouillette for legislation relative to surcharges under the merit rating plan for motor vehicle insurance.
Hearing date March 21 am. Accompanied a study order, see S 2000.
- S 900 - Petition of Edward L. Burke for legislation to provide dental service insurance coverage for active and retired state employees and their dependents
Hearing date Feb 22 am. Ought not to pass (Joint Rule 10)
- S 901 - Petition of Edward L. Burke and Francis D. Doris for legislation relative to the establishment and operation of health service corporations thereby permitting the merger of hospital service corporations and medical service corporations.
Hearing date March 12 am. Accompanied a study order,
See S 1994.
- S 902 - Petition of Nicholas J. Costello, Nicholas J. Buglione and Barbara Hildt for legislation relative to the continuation of benefits for spouse and dependents upon death or involuntary layoff.
Hearing date March 7 am. Accompanied H. 5832.
- S 903 - Petition of Gerard D'Amico, George Bachrach and Royal L. Bolling, Sr., for legislation to provide for reimbursement by insurance companies and others for services performed by certified clinical specialists in psychiatric and mental health nursing.
Hearing date April 23 am. New draft substituted, See S2205.
- S 904 - Petition of Francis D. Doris for legislation to provide that classification of risks and premium charges under the compulsory motor vehicle liability insurance law be uniform throughout the Commonwealth.
Hearing date Feb 27 am. Ought not to pass
- S 905 - Petition of Francis D. Doris for legislation to require all automobile insurers to offer installment financing of premiums.
Hearing date Feb 27 am. Ought not to pass
- S 906 - Petition of Francis D. Doris for legislation to require that homeowner rates be uniform throughout the Commonwealth.
Hearing date March 14 am. Accompanied a study order, See S2012.

- S 907 - Petition of Francis D. Doris for legislation to amend the formula for fixing the territorial rates for motor vehicle liability insurance.
Hearing date Feb 27 am. Ought not to pass.
- S 908 - Petition of Francis D. Doris for legislation to establish a board of anti-theft standards for automobiles and to provide for publication of a list of anti-theft locks, alarms and devices for the benefit of the motoring public.
Hearing date Feb 27 am. Ought not to pass.
- S 909 - Petition of Francis D. Doris that provision be made for an investigation and study by a special commission (including members of the General Court) relative to the method used in setting automobile insurance rates.
Hearing date March 21 am. Ought not to pass.
- S 910 - Petition of Francis D. Doris for legislation to require the Commonwealth to contract with private health insurance carriers.
Hearing date Feb 22 am. Ought not to pass.
- S 911 - Petition of Daniel J. Foley, Linda J. Melconian, the Legislative Council for Older Americans, by Frank J. Manning, Gerard D'Amico and members of the House of Representatives for legislation relative to non-profit hospital service corporations.
Hearing date April 23 am. Accompanied a new draft, See S2140.
- S 912 - Petition of Mary L. Fonseca and the Massachusetts Credit Union Association by Oliver C. Perry, Jr., for legislation to increase the amount and term of insurance on debtors of a bank, association, financial or other institution.
Hearing date March 19 am. Accompanied H 5987.
- S 913 - Petition of Arthur Joseph Lewis, Jr., for legislation relative to certain motor vehicle liability policies and bonds.
Hearing date Feb 27 am. Laid on the table.
- S 914 - Petition of Artur Joseph Lewis, Jr., for legislation relative to certain motor vehicle liability policies and bonds.
Hearing date Feb 27 am. Referred to the committee on Senate Ways and Means.
- S 915 - Petition of Arthur Joseph Lewis, Jr., for legislation relative to the issuance of medical malpractice insurance
Hearing date March 21 am. Ought not to pass.
- S 916 - Petition of Arthur Joseph Lewis, Jr., for legislation to further amend the laws relating to motor vehicle insurance rates.
Hearing date March 5 am. Ought not to pass.

- S 917 - Petition of Arthur Joseph Lewis, Jr., and Michael LoPresti, Jr., for legislation to further regulate domestic insurance companies.
Hearing date March 14 am. Accompanied H 5989.
- S 918 - Petition of Arthur Joseph Lewis, Jr., and Michael LoPresti, Jr., for legislation relative to the conversion of domestic mutual life insurance companies.
Hearing date March 14 am. Accompanied a study order,
See S 2013.
- S 919 - Petition of David H. Locke and Mary L. Padula for legislation to require notice to employees prior to cancellation of group insurance.
Hearing date March 21 am. Accompanied a study order, See
S 2001.
- S 920 - Petition of David H. Locke, Mary L. Padula, Robert C. Buell and William Constantino, Jr., for legislation relative to the insurance of taxicabs.
Hearing date March 5 am. Ought not to pass.
- S 921 - Petition of Francis X. Bellotti, Attorney General, and Patricia McGovern, for legislation to provide greater representation of Massachusetts consumers in insurance rate proceedings.
Hearing date March 21 am. Signed by the Governor, Chapter 216 Acts.
- S 922 - Petition of Francis X. Bellotti, Attorney General, and Patricia McGovern for legislation to provide for the protection of divorced spouses insured under certain group health insurance plans.
Hearing date March 7 am. Accompanied H 1775.
- S 923 - Petition of Denis L. McKenna for legislation to require that medical service corporations be required to provide medical coverage for certain treatment of lymphedema, vascular diseases and similar disorders.
Hearing date March 12 am. Ought not to pass.
- S 924 - Petition of Denis L. McKenna for legislation to require home care services to be included in group health insurance policies, employees health and welfare funds, group hospital service contracts and group medical service contracts.
Hearing date March 7 am. Referred to the committee on Senate Ways and Means.
- S 925 - Petition of Allan R. McKinnon for legislation to provide insurance discounts for motor vehicles equipped with speed regulatory devices.
Hearing date March 5 am. Accompanied a study order, See
S 2014.

- S 926 - Petition of Allan R. McKinnon and the Independent Insurance Agents of Massachusetts, by Frank Mancini, for legislation to increase the tort threshold. Hearing date March 5 am. Ordered to third reading.
- S 927 - Petition of Allan R. McKinnon for legislation to make changes in the law relative to credit insurance sold in conjunction with consumer credit transactions. Hearing date March 19 am. Accompanied H 5987.
- S 928 - Petition of Allan R. McKinnon, Gerard D'Amico, Francis D. Doris, Nicholas J. Costello and Anne W. Webster for legislation to further define those individuals who may provide alcoholism treatment to be covered by health insurance contracts. Hearing date March 7 am. Ordered to a third reading.
- S 929 - Petition of Allan R. McKinnon for legislation to provide standards for the printing of insurance policy forms. Hearing date March 19 am. Ordered to a third reading.
- S 930 - Petition of Linda J. Melconian for legislation to require insurance companies to disclose certain information to a claimant against an insured policy holder. Hearing date March 5 am. Accompanied a study order, See S 2092.
- S 931 - Petition of Linda J. Melconian for legislation relative to property damage liability insurance. Hearing date March 21 am. Ought not to pass.
- S 932 - Petition of Martin T. Reilly for legislation to provide for the designation of an insurance company to provide benefits to providers of service to the Department of Social Services. Hearing date March 19 am. Ought not to pass.
- S 933 - Petition of Martin T. Reilly for legislation to extend benefits provided by health insurance policies. Hearing date March 12 am. Ought not to pass.
- S 934 - Petition of Martin T. Reilly for legislation to require home care services to be included in group health insurance policies, employees health and welfare funds, group hospital service contracts and group medical service contracts. Hearing date March 7 am. Discharged to the committee on Senate Ways and Means.
- S 935 - Petition of Martin T. Reilly that provision be made for an investigation and study by a special commission (including members of the General Court) relative to the methods used in setting automobile insurance rates. Hearing date March 21 am. Ought not to pass.

- S 936 - Petition of Martin T. Reilly and Denis L. McKenna for legislation to require certain medical service corporations to provide medical coverage for certain treatment of lymphedema, vascular diseases and similar disorders. Hearing date March 12 am. Ought not to pass.
- S 937 - Petition of Joseph F. Timility for legislation relative to auto body repair shops. Hearing date March 5 am. Ought not to pass.
- S 938 - Petition of Joseph F. Timility for legislation relative to the payment of premiums to health maintenance organizations. Hearing date Feb 22 am. Ought not to pass.
- S 939 - Petition of Peter C. Webber for legislation to further regulate motor vehicle insurance. Hearing date March 21 am. Ought not to pass.
- S 1216 - Petition of Peter C. Webber for legislation to establish a municipal liability insurance fund. Hearing date Feb 29 am. Ought not to pass (under Joint Rule 10).
- S 1910 - Petition of Daniel J. Foley for legislation to require automobile insurers to reimburse elderly persons for certain reductions in insurance rates. Hearing date March 21 am. Accompanied a new draft, see S 2129.
- S 2071 - Petition of Joseph F. Timilty for legislation to require insurance coverage for electrical contractors. Joint Rule 10, recommitted, favorable report.
- S 2274 - Petition of the Needham Fireman's Mutual Relief, Inc., by Ronald C. Rossi, president, David H. Locke, Ellen M. Canavan and others for legislation to increase the amount of retirement benefit which may be paid by the Needham Fireman's Mutual Relief Fund, Inc. No report from committee.
- S 2129 - Bill to require automobile insurers to reimburse elderly persons for certain reductions in insurance rates. Signed by the Governor, Chapter 198 Acts
- S 2205 - Bill providing for reimbursement by insurance companies and others for services performed by certified clinical specialists in psychiatric and mental health nursing. Reported from Senate Ways and Means.

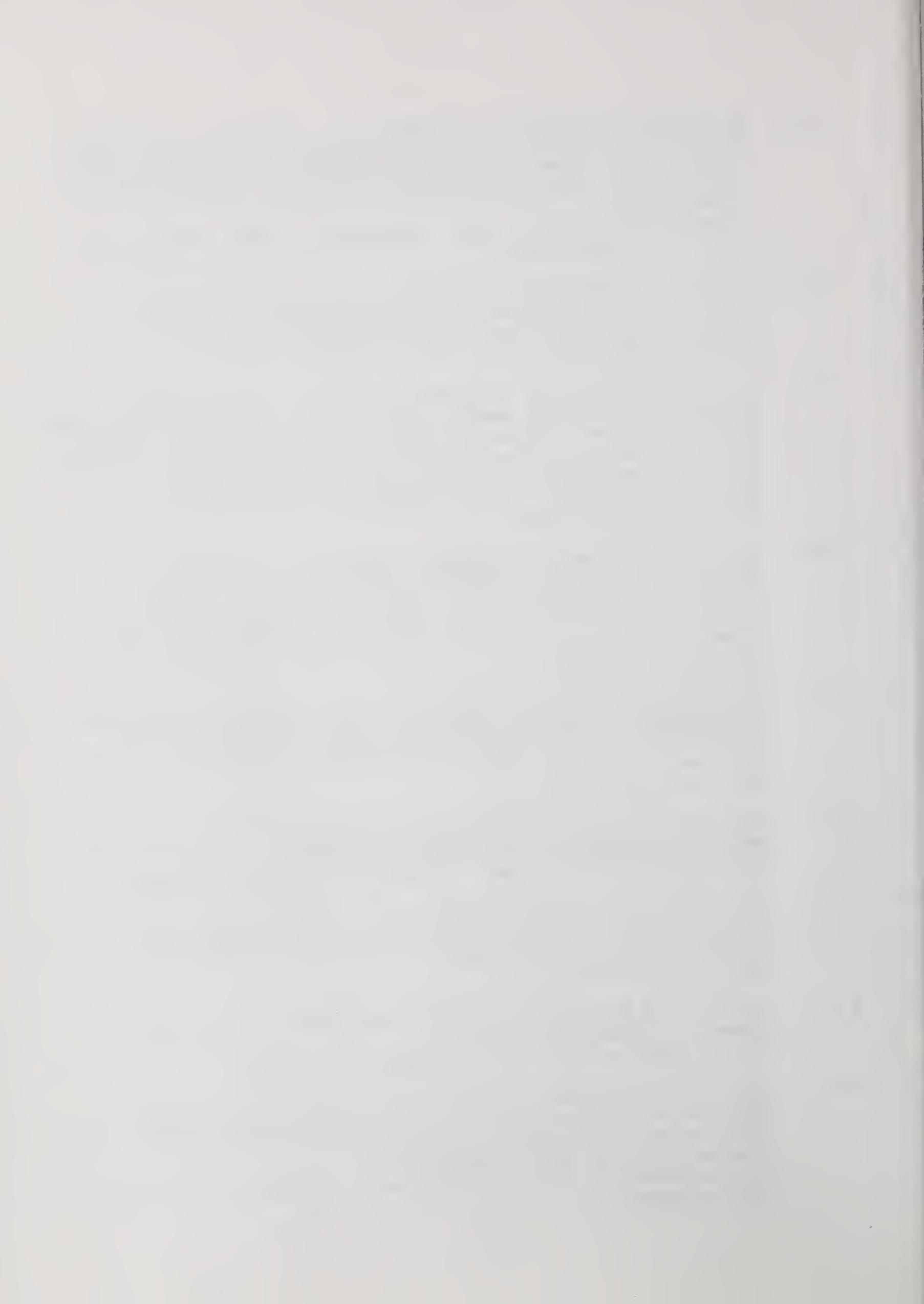
- H 129 - So much of the recommendations of the Group Insurance Commission as relates to authorizing said Commission to enter into administrative services contracts as an alternative method for payment of medical benefit plans on behalf of active and retired state employees and their dependents.
Hearing date Feb 22 am. Favorable report, referred to the Committee on House Ways and Means.
- H 130 - So much of the recommendations of the Group Insurance Commission as relates to authorizing said commission to implement a program of dental insurance for active and retired employees of the Commonwealth and their dependents.
Hearing date Feb 22 am. Favorable report, referred to the Committee on House Ways and Means.
- H 131 - So much of the recommendations of the Group Insurance Commission as relates to authorizing said commission to extend the services of a health maintenance organization to eligible persons age sixty-five and over, including retired employees of the state and municipalities, and to provide supplemental services with no premium contribution by the Commonwealth.
Hearing date Feb 22 am. Favorable report.
- H 132 - So much of the recommendations of the Group Insurance Commission as relates to providing for the payment by the Commonwealth of ninety per cent of the health insurance premium required to be paid to said commission by the surviving spouse of an insured employee or retired employee.
Hearing date Feb 22 am. Ought not to pass.
- H 173 - So much of the recommendations of the Department of Public Health as relates to regulating medical insurance benefits for the treatment of women, infants and children under the law relative to medical service corporations.
Hearing date March 12 am. Ought not to pass.
- H 336 - Petition of Leo R. Corazzini (by vote of the town) relative to group insurance coverage for employees of the town of Northborough.
Hearing date Feb 22 am. Ought not to pass.
- H 337 - Petition of the Retired State, County & Municipal Employees Association of Mass., Theodore J. Aleixo, Jr., and Francis H. Woodward that provision be made for payment by the Commonwealth of ninety per cent of the health insurance premium required to be paid to the Group Insurance Commission by the surviving spouse of an insured or retired employee.
Hearing date Feb 22 am. Ought not to pass.

- H 338 - Petition of the Retired State, County & Municipal Employees Association of Mass., Theodore J. Aleixo, Jr., and Francis H. Woodward for legislation to provide for group life and accidental death and dismemberment insurance for elderly governmental retirees.
Hearing date Feb 22 am. Favorable report, referred to committee on House Ways and Means.
- H 339 - Petition of Roger R. Goyette that insurance companies be required to provide personal injury insurance to owners of recreational vessels.
Hearing date March 19 am. Ought not to pass
- H 340 - Petition of Roger R. Goyette for legislation to prohibit the imposition of a surcharge on motor vehicle insurance until the fourth moving violation.
Hearing date Feb 27 am. Ought not to pass.
- H 341 - Petition of Roger R. Goyette for legislation to require motor vehicle insurers to pay fair market value or offer replacement vehicles for total losses.
Hearing date Feb 27 am. Ought not to pass.
- H 342 - Petition of Roger R. Goyette relative to directing the Commissioner of Insurance to promulgate rules and regulations requiring motor vehicle insurance policies to provide for so-called stated values of motor vehicles.
Hearing date Feb 27 am. Ought not to pass.
- H 343 - Petition of Roger R. Goyette relative to the assessment of motor vehicle insurance surcharges.
Hearing date Feb 27 am. Ought not to pass.
- H 344 - Petition of Roger R. Goyette relative to regulating the cancellation of motor vehicle insurance.
Hearing date Feb 27 am. Ought not to pass.
- H 345 - Petition of Richard R. Silva for legislation to further provide for certain medical service insurance coverage for certain employees and their survivors.
Hearing date March 12 am. Accompanied H 5832.
- H 346 - Petition of Thomas P. White that municipalities and private employers be authorized to establish group self-insurance trust funds.
Hearing date Feb 22 am. Accompanied H 5832.
- H 347 - Petition of Thomas P. White that provision be made for insurance coverage for motorized bicycles at the option of the insured.
Hearing date Feb 27 am. Ordered to a third reading.

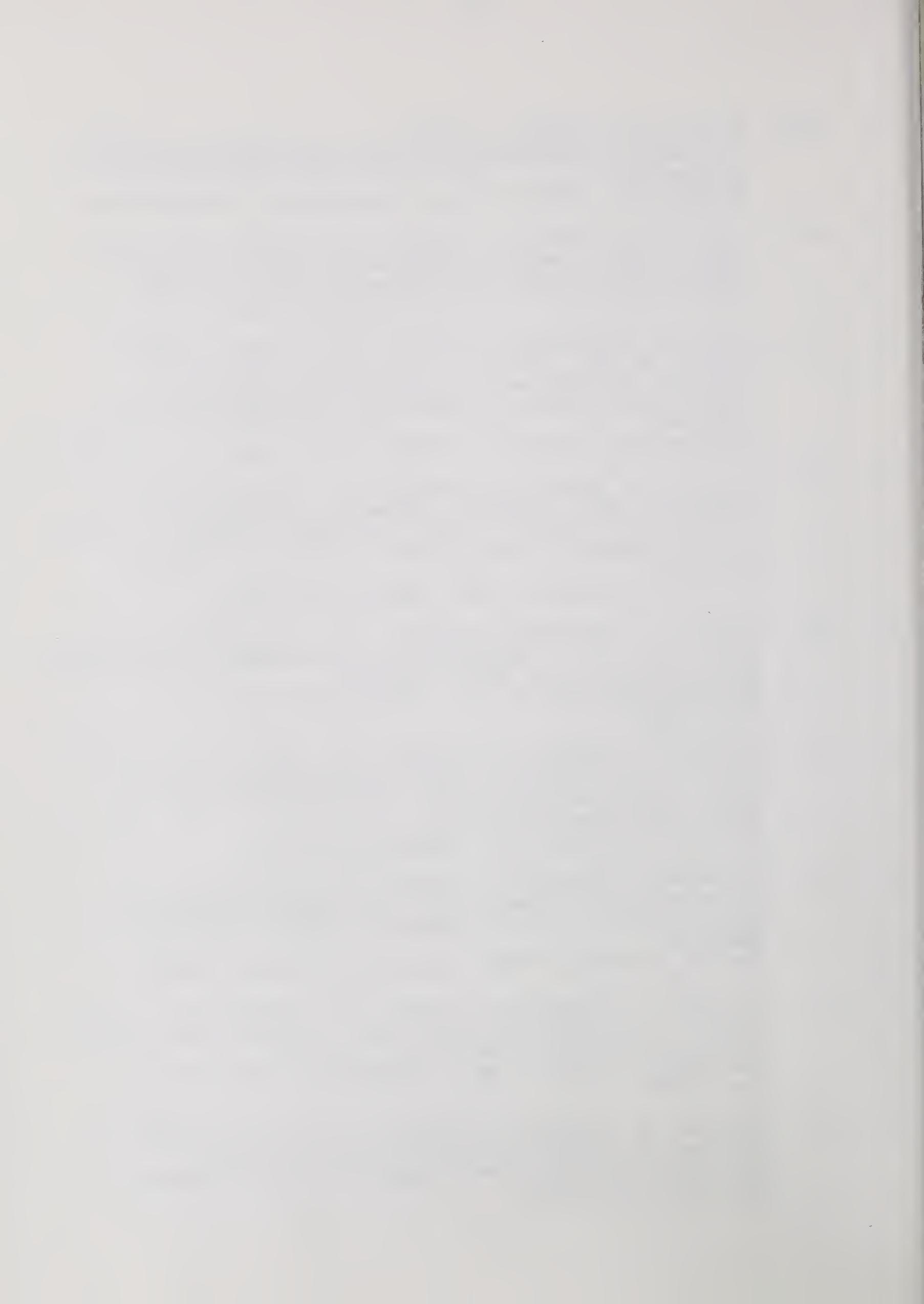
- H 522 - Petition of Argeo P. Cellucci that provision be made for the extension of medical benefits under certain group insurance policies.
Hearing date March 7 am. Accompanied H 5832.
- H 523 - Petition of A. Joseph DeNucci for legislation to direct the Group Insurance Commission to purchase a program of disability insurance.
Hearing date Feb 22 am. Discharged to the committee on House Ways and Means.
- H 524 - Petition of Paul Kollios that members of councils on aging be made eligible for group insurance.
Hearing date Feb 22 am. Ought not to pass.
- H 525 - Petition filed at the request of Carson Weaver for legislation to require recreational vehicles to carry compulsory liability insurance.
Hearing date Feb 27 am. Ought not to pass.
- H 690 - Petition of Steven D. Pierce relative to motor vehicle insurance surcharges.
Hearing date Feb 27 am. Accompanied a new draft, see H 6107.
- H 882 - Petition of Argeo P. Cellucci for legislation to provide for reimbursement by insurance companies and others for services performed by nurse midwives.
Hearing date March 7 am. Accompanied a new draft, see H 6033.
- H 883 - Petition of Haden G. Greenhalgh and Paul V. Doane relative to the eligibility of councils on aging for certain insurance purposes.
Hearing date Feb 22 am. Ought not to pass.
- H 884 - Petition of Bruce E. Wetherbee for legislation to establish minimum standards to be utilized by the Commissioner of Insurance in projecting investment income in fixing and establishing premiums by motor vehicle insurance companies.
Hearing date Feb 27 am. Accompanied H 5832.
- H 885 - Petition of Bruce E. Wetherbee for an investigation by a special commission (including members of the General Court) relative to the insuring and bonding of persons using explosive devices.
Hearing date March 19 am. Ought not to pass.
- H 1077 - Petition of Robert A. Cerasoli relative to the time limit for reporting of accidents under the merit rating system.
Hearing date Feb 27 am. Ordered to a third reading.
- H 1078 - Petition of Frank A. Emilio relative to licensing requirements for insurance agents.
Hearing date March 14 am.

- H 1079 - Petition of Frank A. Emilio for legislation to authorize insurance companies to invest in mortgage pass through certificates.
Hearing date March 19 am. Ordered to a third reading.
- H 1080 - Petition of the Mass. Teachers Association, Michael W. Morrissey and Joan M. Menard relative to the negotiability of benefits under certain group insurance contracts.
Hearing date Feb 22 am. Ought not to pass.
- H 1081 - Petition of Vincent J. Piro relative to further regulating the payment of certain chiropractor fees under certain insurance contracts.
Hearing date March 12 am. Signed by the Governor, Chapter 439 Acts.
- H 1082 - Petition of Vincent J. Piro relative to the premium tax paid to special insurance brokers.
Hearing date March 14 am. Ordered to a third reading.
- H 1083 - Petition of Vincent J. Piro relative to the freedom of choice in the selection of vision care insurance.
Hearing date March 12 am. Referred to committee on Senate Ways and Means.
- H 1084 - Petition of Vincent J. Piro for an investigation by a special commission (including members of the General Court) relative to licensing requirements for agents and brokers.
Hearing date Feb 27 am. Accompanied H 5832.
- H 1085 - Petition of Vincent J. Piro for an investigation by a special commission (including members of the General Court) relative to licensing requirements for agents and brokers.
Hearing date March 14 am. Discharged to the committee on House Ways and Means.
- H 1086 - Petition of Sherman W. Saltmarsh, Jr., and another relative to further regulating benefits for residents of multi-family residential property.
Hearing date March 14 am. Ought not to pass.
- H 1087 - Petition of Sherman W. Saltmarsh, Jr., and another relative to further regulating the payment of insurance proceeds pursuant to a municipal lien.
Hearing date March 14 am. Ought not to pass.

- H 1245 - Petition of Theodore J. Aleixo, Jr., that the committee on Insurance be authorized to make an investigation and study of the impact of mandated benefits legislation on the delivery and cost of health care for citizens of the Commonwealth.
Hearing date March 12 am. Referred to the committee on House Ways and Means.
- H 1246 - Petition of Dominic A. Serinci, Jr., and Salvatore F. DiMasi for legislation to provide insurance rebates for motorists who use overnight off-street parking.
Hearing date Feb 27 am. Ought not to pass.
- H 1247 - Petition of Francis H. Woodward and A. Joseph DeNucci relative to certain mental health and alcoholism treatment benefits to be covered by group health insurance policies, employee health and welfare funds, group hospital service contracts and group medical service contracts.
Hearing date March 7 am. Referred to the Committee on House Ways and Means.
- H 1432 - Petition of James G. Collins, Theodore J. Aleixo, Jr., Chester G. Atkins, Sherman W. Saltmarsh, Jr., and another for legislation to regulate medical insurance benefits for the treatment of women, infants and children under the law relative to medical service corporations.
Ought not to pass.
- H 1433 - Petition of Charles F. Flaherty that insurance companies authorized to conduct business in the Commonwealth be required to report unsafe and dangerous products to the Consumers' Council.
Ought not to pass.
- H 1434 - Petition of Joan M. Menard for legislation to include the mentally retarded in insurance policies.
Hearing date March 7 am. Ordered to a third reading.
- H 1435 - Petition of William D. Mullins for legislation to provide for the prompt payment of claims under accident and sickness insurance policies.
Ought not to pass.
- H 1436 - Petition of William D. Mullins relative to the timely payment of insurance claims.
Hearing date March 19 am. Ought not to pass.
- H 1585 - Petition of Joseph F. McEvoy, Jr., and Frank A. Emilio relative to the regulation and control of the conduct of insurers not authorized to conduct the business of insurance within the Commonwealth.
Hearing date Mar 19 am. Referred to Committee on House Ways and Means.



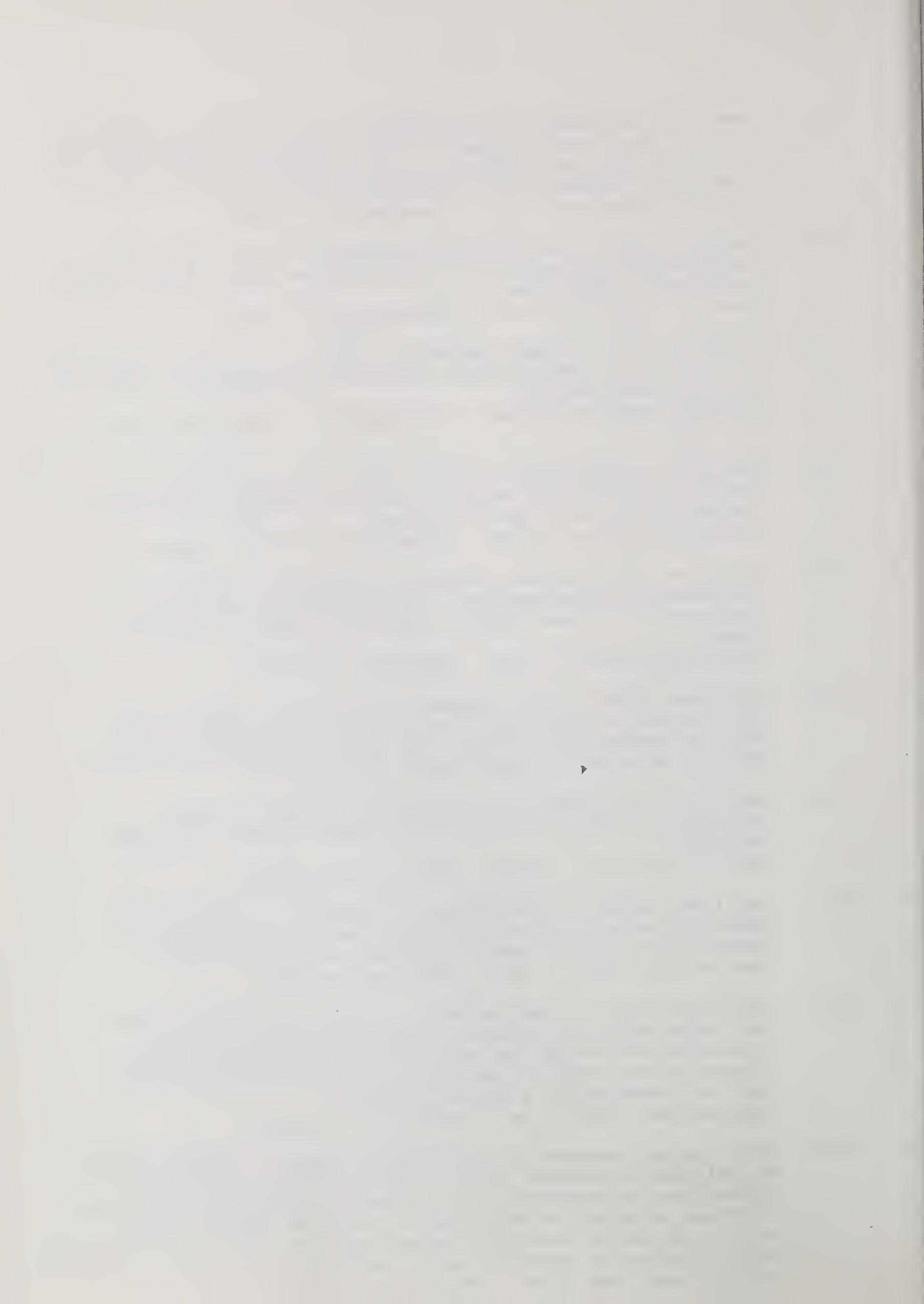
- H 1586 - Petition of Joseph F. McEvoy, Jr., and Frank A. Emilio for legislation relative to the replacement of life insurance.
Hearing date March 14 am. Ordered to a third reading.
- H 1765 - Petition of Theodore J. Aleixo, Jr., Michael P. Walsh, John F. Cox, Francis G. Mara and Frank A. Emilio for legislation to amend the automobile insurance laws.
Hearing date Feb 27 am. Accompanied H 5832.
- H 1766 - Petition of Theodore J. Aleixo, Jr., Frank A. Emilio, Francis G. Mara, Edward A. LeLacheur, Francis H. Woodward and Emmanuel G. Serra for legislation to increase the amount of group life insurance for state employees.
Hearing date Feb 22 am. Ought not to pass.
- H 1767 - Petition of Theodore J. Aleixo, Jr., Frank A. Emilio, Francis G. Mara, Edward A. LeLacheur, Francis H. Woodward and Emanuel G. Serra relative to further regulating the payment of the proceeds of certain insurance policies.
Hearing date March 14 am. Ought not to pass.
- H 1768 - Petition of Theodore J. Aleixo, Jr., for legislation to place the cost of administering the workmen's compensation law on insurers and self-insurers.
Hearing date March 21 am. Accompanied a new draft, see H 6285
- H 1769 - Petition of Theodore J. Aleixo, Jr., that provision be made for continuing coverage of group insurance for county employees who become state employees under the court reform act, so-called.
Hearing date Feb 22 am. Ought not to pass.
- H 1770 - Petition of Theodore J. Aleixo, Jr., relative to increasing the minimum limits of liability under motor vehicle liability bonds and motor vehicle liability policies.
Hearing date Feb 27 am. Ordered to a third reading.
- H 1771 - Petition of Theodore J. Aleixo, Jr., and Michael P. Walsh relative to losses in the workmen's compensation residual market by insurance companies.
Hearing date March 21 am. Accompanied a new draft, see H 6285.
- H 1772 - Petition of Theodore J. Aleixo, Jr., for legislation to increase the amount required of a self-insurer.
Hearing date March 21 am. Referred to the Committee on House Ways and Means.



- H 1773 - Petition of Theodore J. Aleixo, Jr., and another relative to insurance benefits for state employees. Hearing date Feb 22 am. Ordered to a third reading.
- H 1774 - Petition of Theodore J. Aleixo, Jr., John F. Cox, Joan M. Menard, Edward A. LeLacheur and Emanuel G. Serra for legislation to prohibit discrimination in disability insurance policies and the determination of premiums and benefits payable relative to such policies. Hearing date Mar 19 am. Accompanied H 4024.
- H 1775 - Petition of Theodore J. Aleixo, Jr., Joan M. Menard, John F. Cox, Edward A. LaLacheur and Emanuel G. Serra relative to continuation of insurance coverage for divorced spouses. Hearing date Mar 7 am. New draft, See H 6291.
- H 1776 - Petition of Theodore J. Aleixo, Jr., Michael P. Walsh, John F. Cox, Francis G. Mara and Frank A. Emilio relative to group marketing of automobile insurance. Hearing date Feb 27 am. Ought not to pass.
- H 1777 - Petition of Theodore J. Aleixo, Jr., John F. Cox, Joan M. Menard, Edward A. LeLacheur and Emanuel G. Serra for legislation to prohibit discrimination relative to insurance contracts. Hearing date Mar 19 am. Accompanied H 4023.
- H 1778 - Petition of Theodore J. Aleixo, Jr., John F. Cox, Edward A. LeLacheur, Francis H. Woodward, Emanuel G. Serra and Michael P. Walsh for legislation to require annual reports by property and casualty insurers. Hearing date Mar 14 am. Referred to the committee on House Ways and Means.
- H 1779 - Petition of A. Joseph DeNucci that life insurance companies be required to communicate with certain policyholders whose insurance or annuity has been paid in full. Hearing date Mar 14 am. Ought not to pass.
- H 1780 - Petition of Frank A. Emilio relative to domestic life insurance company investments. Hearing date Mar 14 am. Accompanied a new draft, see H 6002.
- H 1781 - Petition of Bernard Glaizer and Iris K. Holland relative to further clarifying fire insurance losses. Hearing date Mar 14 am. Ordered to a third reading.
- H 1782 - Petition of Raymond A. Jordan, Jr., Kevin W. Fitzgerald, Saundra Graham, Thomas M. Gallagher and Michael J. Barrett for legislation to prohibit geographic discrimination in the granting of homeowners insurance. Hearing date Mar 14 am. Ought not to pass (Under Joint Rule 10).

- H 1783 - Petition of William R. Keating, John F. Cox, Francis G. Mara and Michael W. Morrissey for legislation to further authorize joint agreements among governmental units relative to insurance.
Hearing date Mar 21 am. Accompanied H 5832.
- H 1784 - Petition of William R. Keating and John F. Cox that provision be made for a fire insurance rebate for the installation of certain smoke detection systems in homes.
Hearing date Mar 14 am. Accompanied H 5832.
- H 1785 - Petition of Vincent J. Piro relative to the premium tax paid to special insurance brokers.
Hearing date Mar 14 am. Accompanied H 1082.
- H 1786 - Petition of Richard A. Voke, A. Joseph DeNucci, Elizabeth N. Metayer and Stephen J. Karol that provision be made for reimbursement by insurance companies for services performed by certified clinical specialists in psychiatric and mental health nursing.
Hearing date Apr 23 am. Accompanied S 903.
- H 1787 - Petition of Francis H. Woodward for legislation to amend the laws relative to medical malpractice insurance.
Hearing date Mar 21 am. Accompanied H 5832.
- H 1941 - Petition of Barbara E. Gray relative to amending the health insurance laws to provide for continuing coverage for spouses of deceased persons.
Hearing date Mar 7 am. Accompanied H 5832.
- H 1942 - Petition of the Massachusetts Co-operative Bank League and Robert D. McNeil for legislation to further regulate the cancellation of certain fire insurance policies and contracts.
Hearing date Mar 14 am. Ordered to a third reading.
- H 1943 - Petition of the Massachusetts Co-operative Bank League and Robert D. McNeil relative to the insurance of certain loans made by banks.
Hearing date Mar 19 am. Ought not to pass (Under Joint Rule 10).
- H 1944 - Petition of the Associated General Contractors of Massachusetts, Inc., and Vincent J. Piro for legislation to authorize groups of employees to form mutual insurance associations or interinsurance exchanges.
Hearing date Mar 21 am. Ought not to pass.
- H 2162 - Petition of Thomas M. Gallagher, John A. Businger, Barbara Hildt, Paul E. Caron, Paul Kollios and John W. Olver for an investigation by a special commission (including members of the General Court) relative to determining the feasibility of establishing an auto insurance company owned and operated by the Commonwealth.
Hearing date Feb 27 am. Accompanied H 5832.

- H 2163 - Petition of Thomas M. Gallagher, Christopher J. Hodgkins, John A. Businger, Barbara Hildt, Barbara E. Gray and John W. Olver for legislation to provide for continued health insurance benefits for terminated employees.
Hearing date Mar 7 am. Accompanied H 5832.
- H 2164 - Petition of J. Bert Swain and Royall H. Switzler for legislation to protect insured persons from unfair claim settlement practices.
Hearing date Mar 21 am. Accompanied H 5832.
- H 2357 - Petition of A. Joseph DeNucci, Emmanuel G. Serra and Mary L. Padula for legislation relative to non-profit hospital service corporations.
Hearing date Apr 23 am. Accompanied a new draft, see S 2140.
- H 2358 - Petition of William F. Galvin that life insurers be required to furnish certain cost disclosures information to purchasers of life insurance.
Hearing date Mar 14 am. Ordered to a third reading.
- H 2359 - Petition filed at the request of Ronald G. Lagasse for legislation to provide for the monthly payment of insurance premiums without interest charge or penalty fees.
Hearing date Feb 27 am. Ought not to pass.
- H 2360 - Petition filed at the request of Eugene A. Reilly for legislation to regulate the disclosure of commissions paid to agents and brokers for life insurance policies.
Hearing date Mar 14 am. Ought not to pass.
- H 2566 - Petition of Lawrence R. Alexander relative to the eligibility of Councils on Aging for certain insurance purposes.
Hearing date Feb 22 am. Ought not to pass.
- H 2567 - Petition filed at the request of Melvin E. Silberstein for legislation to prohibit the use of geographical location in setting motor vehicle insurance rates.
Hearing date Feb 27 am. Ought not to pass.
- H 2568 - Petition filed at the request of Melvin E. Silberstein for legislation to require compulsory motor vehicle liability insurance for each licensed operator instead of each motor vehicle for the purpose of establishing just and reasonable insurance rates.
Hearing date Feb 27 am. Ought not to pass.
- H 2569 - Petition of Lawrence R. Alexander, Frank M. Hynes, Thomas M. Gallagher, Barbara Hildt, Paul E. Caron and Susan C. Tucker for legislation to require that persons convicted of drunk driving be required to maintain higher bodily injury insurance coverage before such persons are reinstated with licenses to operate motor vehicles.
Hearing date Mar 5 am. Ought not to pass.



- H 2570 - Petition of Lawrence R. Alexander and John A. Businger for legislation to increase the amount of policies which savings and insurance banks may have in force at any one time on any one life.
Hearing date Mar 14 am. Accompanied H 5987.
- H 2571 - Petition of Lawrence R. Alexander and other members of the House that provision be made for lower insurance rates for non-smokers.
Hearing date Mar 7 am. Ought not to pass.
- H 2572 - Petition of Marie-Louise Kehoe relative to insurance rights of retired public employees.
Hearing date Feb 22 am. Favorable report.
- H 2573 - Petition of Mary Jeanette Murray relative to the insurance coverage of early intervention services.
Hearing date Mar 12 am. Ought not to pass.
- H 2725 - Petition of Matthew J. Boylan, Fr., and John F. Cusack for legislation to grant the Commissioner of Insurance jurisdiction over certain providers of health care benefits.
Hearing date Mar 12 am. Referred to committee on House Ways and Means.
- H 2726 - Petition of Matthew E. Boylan, Jr., John F. Cusack and Andrew J. Rogers, Jr., relative to health insurance policies and plans which provide dental coverage.
Hearing date Mar 12 am. Ordered to a third reading.
- H 2727 - Petition of Thomas P. White relative to the limits of liability for uninsured and underinsured motor vehicle coverage.
Hearing date Mar 5 am. Ought not to pass.
- H 2728 - Petition of Thomas P. White for legislation to prohibit banks and savings and loan associations from engaging in the insurance business.
Hearing date Mar 14 am. Accompanied H 5989.
- H 2899 - Petition of John F. Cusack relative to granting a freedom of choice of health insurance by certain consumers.
Hearing date Mar 12 am.
- H 2900 - Petition of Theodore C. Speliotis relative to prohibiting the establishment or enforcement of production quotas for debit insurance agents.
Hearing date Mar 14 am. Favorable report, enacted in House.
- H 3131 - Petition of Andrew J. Rogers, Jr., and John F. Cusack relative to further defining persons who provide alcoholism treatment to be covered by group health insurance policies, employees health and welfare funds, group hospital service contracts and group medical service contracts.
Hearing date Mar 7 am. Accompanied S 928.

- H 3318 - Petition of Robert B. Ambler and another for legislation to increase group life insurance and accidental death and dismemberment insurance for public employees.
Hearing date Feb 22 am. Ought not to pass.
- H 3319 - Petition of Alfred A. Minahan, Jr., relative to group insurance for state employees or retirees upon reaching seventy years of age.
Hearing date Feb 22 am. Ought not to pass.
- H 3320 - Petition of Andrew J. Rogers, Jr., for legislation to require timely notification of accident reports to insurance companies or agents.
Hearing date Mar 5 am. Ought not to pass.
- H 3321 - Petition of Andrew J. Rogers, Jr., for legislation to reduce the premium for house insurance for persons sixty-five years of age or older.
Hearing date Mar 14 am. Accompanied H 5832.
- H 3322 - Petition of Andrew J. Rogers, Jr., Joseph M. Connolly and Barbara E. Gray that insurance companies be required to issue accident and sickness insurance policies to certain public employees retired for reasons of disability.
Hearing date Mar 12 am. Ought not to pass.
- H 3499 - Petition of Michael W. Morrissey for legislation to require licensed plumbers and gas fitters to procure liability insurance.
Hearing date Mar 12 am. Ought not to pass.
- H 3500 - Petition of Gregory W. Sullivan for legislation to create an auto body repair advisory board in the Division of Insurance.
Hearing date Mar 5 am. Ought not to pass.
- H 3501 - Petition of Francis H. Woodward for legislation to make changes in the law relative to credit life and credit accident and health insurance sold in connection with consumer credit transactions.
Hearing date Mar 19 am. Accompanied H 5987.
- H 3696 - Petition of Christopher J. Hodgkins that provision be made for non-smokers.
Hearing date Mar 7 am. Ought not to pass.
- H 3697 - Petition of Emanuel G. Serra relative to insurable interest in certain vehicles.
Hearing date Mar 5 am. Ought not to pass.
- H 3698 - Petition of Emanuel G. Serra for legislation to provide that automobile insurance premiums be based on individual driving records.
Hearing date Mar 5 am. Ought not to pass.

- H 3699 - Petition of W. Paul White, James T. Brett, Richard J. Rouse and Thomas M. Finneran for legislation to provide that classifications of risks and premium charges for motor vehicle liability insurance be uniform throughout the Commonwealth.
Hearing date Feb 27 am. Ought not to pass.
- H 3861 - Petition of Walter A. DeFilippi and Mary Jane McKenna relative to the imposition of surcharges on motor vehicle insurance policies.
Hearing date Mar 5 am. Accompanied a new draft, See H 6107.
- H 4023 - Petition of Mary Jane Gibson, other members of the General Court and others for legislation to prohibit discrimination relative to insurance contracts.
Hearing date Mar 19 am. Referred to the committee on House Ways and Means.
- H 4024 - Petition of Mary Jane Gibson, other members of the General Court and others relative to prohibiting discrimination in disability insurance policies and the determination of premiums and benefits payable relative to disability insurance.
Hearing date Mar 19 am. Referred to the committee on House Ways and Means.
- H 4025 - Petition of Lucile P. Hicks, other members of the General Court and another relative to the continuation of insurance coverage for divorced spouses.
Hearing date Mar 7 am. Accompanied H 1775.
- H 4210 - Petition of John F. Cusack that provision be made for the continued health insurance coverage of employees terminated because of closings, relocations or reduction in operations.
Hearing date Mar 7 am. Accompanied H 5832.
- H 4211 - Petition of the State Lottery Commission and Kevin W. Fitzgerald for legislation to authorize said commission to insure certain property and programs.
Hearing date Mar 19 am. Ought not to pass.
- H 4212 - Petition of Kevin W. Fitzgerald that provision be made for prompt settlement of motor vehicle liability claims.
Hearing date Mar 5 am. Ought not to pass.
- H 4213 - Petition of Kevin W. Fitzgerald for legislation to regulate the payment of proceeds by insurance companies on motor vehicle death claims.
Hearing date Mar 5 am. Ought not to pass.
- H 4214 - Petition of Elizabeth N. Metayer and another relative to motor vehicle insurance options.
Hearing date Mar 5 am. Ought not to pass.

- H 4422 - Petition of Salvatore Ciccarelli relative to the regulation of credit life insurance and credit accident health insurance.
Hearing date Mar 19 am. Accompanied H 5987.
- H 4423 - Petition of Bruce N. Freeman for legislation to further authorize joint agreements among governmental units relative to insurance.
Hearing date Mar 19 am. Accompanied H 5832.
- H 4424 - Petition of Bruce N. Freeman relative to coverage under group accident and health policies insuring students in public institutions of higher education.
Hearing date Mar 12 am. Ought not to pass.
- H 4425 - Petition of Bruce N. Freeman relative to pre-existing health conditions under certain group accident and health insurance policies insuring students attending educational institutions.
Hearing date Mar 12 am. Ordered to a third reading.
- H 4426 - Petition filed at the request of Hal Fales that the Commissioner of Insurance be directed to exempt said Hal Fales from certain insurance premium surcharges.
Hearing date Mar 5 am. Ought not to pass.
- H 4580 - Petition of Salvatore Ciccarelli for an investigation by a special commission (including members of the General Court) relative to non-profit and medical service corporations.
Hearing date Apr 23 am. Accompanied H 1245.
- H 4599 - Petition of Lawrence R. Alexander for legislation to require all companies selling life insurance or annuities in the Commonwealth to pay into an insolvency fund.
Hearing date Mar 14 am. Accompanied H 5987.
- H 4600 - Petition of the Savings Banks Association of Massachusetts and Salvatore Ciccarelli relative to the transaction of certain insurance business by banks.
Hearing date Mar 14 am. Accompanied H 5989.
- H 4601 - Petition of Joseph M. Connolly relative to merit rating surcharges by insurance companies.
Hearing date Mar 5 am. Accompanied a new draft, H 6108.
- H 4602 - Petition of Frank N. Costa, Christopher J. Hodgkins, Sherwood Guernsey and Peter C. Webber for legislation to increase the tort threshold in damages for pain and suffering in actions arising out of the operation of motor vehicles.
Hearing date Mar 5 am. Accompanied S 926.

- H 4603 - Petition of the Mass. State Building Trades Council AFL-CIO and James J. Craven, Jr., for legislation to provide that certain health insurance coverage shall terminate due to the remarriage of the former spouse of a group member.
Hearing date Mar 7 am. Ought not to pass.
- H 4604 - Petition of Charles Robert Doyle that classifications of risks and premium charges under the compulsory motor vehicle insurance law be uniform throughout the Commonwealth.
Hearing date Feb 27 am. Ought not to pass.
- H 4605 - Petition of Roger R. Goyette for the establishment of a Massachusetts life and health insurers insolvency fund.
Hearing date Mar 14 am. Accompanied H 5987.
- H 4761 - Petition of Theodore J. Aleixo, Jr. for legislation to require inclusion of alcoholism treatment in group health insurance policies.
Hearing date Mar 7 am. Accompanied S 928.
- H 4762 - Petition of Peter A. Vellucci for legislation to modify the application for insurance against loss by fire for the purpose of identifying buildings targeted for arson.
Hearing date Mar 21 am. Ought not to pass.
- H 4763 - Petition of Peter A. Vellucci for legislation to strengthen disclosure provisions of the law regulating insurance contracts against losses by fire.
Hearing date Mar 21 am. Ought not to pass.
- H 4887 - Petition of Paul E. Caron for legislation to require certain health insurers to issue automobile insurance policies.
Hearing date Mar 5 am. Ought not to pass.
- H 4888 - Petition of Andrew Collaro relative to the cancellation of coverage under insurance policies.
Hearing date Mar 19 am. Ordered to a third reading.
- H 4889 - Petition of Walter A. DeFilippi, Mary Jane McKenna, Steven D. Pierce, William D. Mullins and Michael P. Walsh relative to further regulating the imposition of surcharges on motor vehicle insurance policies.
Hearing date Mar 5 am. Ought not to pass.
- H 4890 - Petition of William R. Keating and another for legislation to require property inspections prior to the issuance of certain fire insurance policies.
Hearing date Mar 14 am. Ought not to pass.

- H 4891 - Petition of Gregory W. Sullivan relative to automobile liability insurance on certain commercial vehicles. Hearing date Mar 5 am. Bill rejected.
- H 5032 - Petition of Paul E. Caron for legislation to require insurance companies writing automobile insurance to file certain financial records and providing for a rebate or rate reduction to certain policyholders. Hearing date Mar 5 am. Ought not to pass.
- H 5033 - Petition of Paul E. Caron for legislation to require insurance companies to reduce rates on collision insurance to persons who insure more than one automobile with the same company. Hearing date Mar 5 am. Ought not to pass.
- H 5034 - Petition of Thomas M. Finneran and Gregory W. Sullivan for legislation to remove limitations restricting the amount of life insurance policies which savings and insurance banks may have in force at any one time. Hearing date Mar 14 am. Accompanied H 5987.
- H 5035 - Petition of Marie-Louise Kehoe for legislation to increase the amount of money fire insurance companies are required to contribute to certain costs for fire protection. Hearing date Mar 14 am. Ought not to pass.
- H 5036 - Petition of Marie-Louise Kehoe for legislation to regulate certain insurance charges in homeowners policies. Hearing date Mar 14 am. Ordered to a third reading.
- H 5037 - Petition of Charles E. Silvia for legislation to require health insurance companies to furnish certain information to the Department of Public Welfare. Hearing date Mar 12 am. Ought not to pass.
- H 5154 - Petition of Theodore J. Aleixo, Jr., for legislation to further regulate motor vehicle insurance. Hearing date Mar 5 am. Accompanied a new draft, H 6036.
- H 5155 - Petition of Michael F. Flaherty that retired public employees be made eligible for membership in the state health insurance program. Hearing date Mar 21 am. Accompanied H 5832.
- H 5156 - Petition of Michael F. Flaherty for legislation to further regulate the disbursement of insurance proceeds. Hearing date Mar 14 am. Ought not to pass.

- H 5157 - Petition of William R. Keating for legislation to require licensed insurance agents and brokers to pass an examination relative to arson prevention.
Hearing date Mar 14 am. Ought not to pass.
- H 5158 - Petition of Marie-Louise Kehoe relative to insurance coverage for certain retired public employees.
Hearing date Feb 22 am. Accompanied H 2572.
- H 5263 - Petition of Michael J. Rea, Jr., for legislation to further regulate the rate of contributions by governmental units for group health insurance.
Hearing date Feb 22 am. Ought not to pass.
- H 5264 - Petition of Michael P. Walsh for legislation to allow the transfer of separate investment accounts by life insurance companies.
Hearing date Mar 14 am. Accompanied a new draft, H 6037.
- H 5491 - Petition of Stephen J. Karol and A. Joseph DeNucci relative to motor vehicle insurance for motorists age sixty-five and over.
Hearing date Mar 21 am. Accompanied a new draft, S 2129.
- H 5492 - Petition of Anthony M. Scibelli for legislation to require automobile insurers to reimburse elderly persons for certain reductions in insurance rates.
Hearing date Mar 21 am. Accompanied a new draft, S 2129.
- H 5531 - Petition of Peter G. Trombley for legislation to increase the amount of a certain benefit which may be paid by the Waltham Firefighters Welfare and Relief Association to certain members upon retirement.
Hearing date Apr 25 am. Accompanied a new draft, H 5972.
- H 5567 - Petition of Robert Corriea relative to the payment by the Fall River Police Relief Association of sums of money to retired members of the association and authorizing the payment of certain death benefits.
Signed by the Governor, Chapter 359 Acts
- H 5568 - Petition of Alfred A. Minahan, Jr., for legislation to increase the payment of certain death benefits to members of the Wakefield Police Relief Association, Inc., upon retirement from the police department of the town of Wakefield.
Ordered to a third reading.
- H 5624 - A message from His Excellancy the Governor recommending legislation relative to medical service corporations.
Hearing date Apr 25 am. Accompanied a new draft, H 5808.

- H 5688 - Petition of Michael F. Flaherty for legislation to authorize the payment of a retirement benefit by the Metropolitan District Police Relief Association, Inc. Ordered to a third reading.
- H 5694 - Petition of Theodore J. Aleixo, Jr., and other members of the House relative to the safe driver insurance plan. Accompanied a new draft, H 6109.
- H 5718 - Petition of John A. Mahan, Jr., Franes F. Alexander and others relative to the amount of retirement benefits which may be paid by the Beverly Police Relief Association, Incorporated.
- H 5775 - Petition of Thomas P. Kennedy relative to the death benefits payable to members of the Brockton Police Relief Association upon the death of a spouse.
Signed by the Governor, Chapter 162 Acts
- H 5808 - A bill further regulating the rate of contributors by governmental units for group health insurance.
Signed by the Governor, Chapter 192 Acts
- H 6056 - Petition of William P. Nagle, Jr., and Michael P. Walsh for legislation to authorize the Commissioner of Insurance to establish a schedule of hourly rates to be paid by insurance companies to automobile body repair shops.
Accompanied H 6168.
- H 6108 - Bill relative to merit rating surcharges by insurance companies.
Recommitted to the committee on Insurance
- H 5972 - Bill increasing the amount of a certain benefit which may be paid by the Waltham Firefighters Welfare and Relief Association to certain members upon their retirement.
Signed by the Governor, Chapter 185 Acts
- H 6002 - Bill relative to domestic life insurance company investments.
Laid on the table.
- H 6033 - Bill providing for reimbursement by insurance companies and others for services performed by certified nurse midwives.
Referred to the committee on House Ways and Means.
- H 6036 - Bill further regulating motor vehicle insurance.
Ordered to a third reading.
- H 6037 - Bill relative to the imposition of safe driver insurance points on motor vehicle insurance policies.
Ordered for a third reading.

- H 1607 - Bill relative to the imposition of safe driver insurance points on motor vehicle insurance policies.
Ordered to a third reading.
- H 6109 - Bill further regulating the payment of certain automobile insurance claims.
Ordered to a third reading.
- H 6285 - Bill relative to worker's compensation.
Referred to the committee on House Ways and Means.
- H 6291 - Bill relative to continuation of insurance coverage for divorced spouses.
Signed by the Governor, Chapter 414, Acts



